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THE EFFECT OF EASE OF USE OF CORETAX, TAX UNDERSTANDING, AND TAXPAYER AWARENESS ON INDIVIDUAL TAXPAYER COMPLIANCE IN MEDAN CITY

PENGARUH KEMUDAHAN PENGGUNAAN *CORETAX*, PEMAHAMAN PERPAJAKAN, DAN KESADARAN WAJIB PAJAK TERHADAP KEPATUHAN WAJIB PAJAK ORANG PRIBADI DI KOTA MEDAN

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ABSTRACT

This study aims to examine the effect of Coretax ease of use, tax understanding, and taxpayer awareness on individual taxpayer compliance in Medan City. The method used is a quantitative approach with a causal associative design. The study population consists of registered individual taxpayers in Medan City who have experience using the DJP Coretax system. The sample of 70 respondents was selected using the purposive sampling technique. Data were collected using questionnaires with a 5-point Likert scale and analyzed using multiple linear regression analysis. The results show that, partially, ease of coretax use and tax understanding have no significant effect on individual taxpayer compliance, while taxpayer awareness has a positive and significant effect. Simultaneously, ease of coretax use, tax understanding, and taxpayer awareness significantly affect individual taxpayer compliance with a determination coefficient (R Square) of 29.1%.

Keywords: *CoreTax, Tax Understanding, Taxpayer Awareness, Taxpayer Compliance*

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh kemudahan penggunaan Coretax, pemahaman perpajakan, dan kesadaran wajib pajak terhadap kepatuhan wajib pajak orang pribadi di Kota Medan. Metode penelitian yang digunakan adalah pendekatan kuantitatif dengan desain asosiatif kausal. Populasi penelitian ini adalah Wajib Pajak Orang Pribadi terdaftar di Kota Medan yang berpengalaman menggunakan sistem Coretax DJP. Sampel berjumlah 70 responden yang ditentukan melalui teknik purposive sampling. Pengumpulan data dilakukan dengan kuesioner berskala Likert 5 poin dan dianalisis menggunakan regresi linear berganda. Hasil penelitian menunjukkan bahwa secara parsial, kemudahan penggunaan Coretax dan pemahaman perpajakan tidak berpengaruh signifikan terhadap kepatuhan wajib pajak orang pribadi, sedangkan kesadaran wajib pajak berpengaruh positif dan signifikan. Secara simultan, kemudahan penggunaan Coretax, pemahaman perpajakan, dan kesadaran wajib pajak berpengaruh signifikan terhadap kepatuhan wajib pajak orang pribadi dengan nilai koefisien determinasi (R Square) sebesar 29,1%.

Kata kunci: Coretax, Pemahaman Perpajakan, Kesadaran Wajib Pajak, Kepatuhan Wajib Pajak

INTRODUCTION

Taxation holds a strategic position as one of the main pillars of state revenue, serving to finance government operations and national development. Within Indonesia's tax system, the effectiveness of tax administration depends heavily on the level of taxpayer compliance in fulfilling tax obligations in an orderly, accurate, and timely manner. Taxpayer compliance is not only related to the willingness to pay taxes but also encompasses the obligations to register, calculate, pay, and report tax obligations in accordance with applicable regulations. The findings of Zakia et al. (2022) reinforce that regulatory understanding and self-awareness are key drivers in fulfilling tax obligations. Similar findings were demonstrated by Rialdy and Helmiza (2023) and Sagala (2024) in Medan City, where internal factors such as taxpayer awareness and understanding of tax regulations were proven to contribute

positively to individual taxpayer compliance.

The level of taxpayer compliance in Medan City is reflected in the 2024 Performance Reports of the Medan Petisah Primary Tax Office and Medan Barat Primary Tax Office, which recorded annual tax return (SPT) filing realization exceeding the established targets. Although this formal achievement indicates a positive outcome, it does not necessarily eliminate the various challenges involved in improving taxpayer compliance on a sustainable basis. Changes in the tax administration environment, technological developments, and the increasing use of digital services require taxpayers to adapt to an increasingly integrated tax system. These challenges have become particularly relevant with the transformation of the tax administration system through the implementation of Coretax DJP.

The launch of Coretax DJP through the Tax Administration Core System Reform (Pembaruan Sistem Inti Administrasi Perpajakan/PSIAP) was designed to integrate various tax services digitally, allowing tax administration processes to become more centralized, efficient, and integrated (Setiawan & Asy'ari, 2026). The implementation of this system is expected to facilitate taxpayers in accessing tax services and reduce administrative barriers in fulfilling their tax obligations. However, the introduction of this new platform also requires taxpayers to adapt technically. Differences between the Coretax system and previous tax systems may create difficulties for some taxpayers, particularly those who are not accustomed to using digital-based tax services. Therefore, taxpayers' perceptions regarding the ease of use of Coretax are important to consider because a system that is perceived as easy to understand and operate has the potential to encourage taxpayers to be more active in fulfilling their tax obligations.

On the other hand, the ease of using an application alone does not guarantee compliance if it is not accompanied by an adequate understanding of tax regulations and voluntary moral awareness among taxpayers. Tax knowledge and understanding are important aspects because taxpayers need to understand their rights and obligations, reporting procedures, payment requirements, and the consequences of failing to fulfill their tax obligations. Adequate understanding of tax provisions and obligations is one of the factors that can support taxpayers in fulfilling their obligations correctly and voluntarily (Piter, 2026). Thus, the better taxpayers understand applicable tax regulations, the greater the likelihood that they will be able to fulfill their obligations accurately and in accordance with the prevailing regulations.

In addition to understanding, taxpayer awareness is also an important factor in shaping compliance. Awareness reflects taxpayers' understanding and internal willingness to recognize that paying and reporting taxes are part of their responsibilities as citizens. Taxpayers with a high level of awareness tend not only to fulfill their obligations because of supervision or sanctions but also because of an internal motivation to comply with their tax responsibilities. Therefore, improving taxpayer compliance cannot be achieved solely by providing an easy-to-use administrative system but must also be supported by increasing taxpayers' understanding and awareness.

Considering that Coretax is a new system replacing the previous platform and has been officially implemented

since 2025, a study examining taxpayers' responses to the implementation of Coretax by integrating the variables of ease of use, tax understanding, and taxpayer awareness is highly relevant and timely. These three factors have complementary characteristics, in which ease of use relates to the technological aspect, tax understanding relates to taxpayers' ability to understand and apply tax regulations, while awareness relates to the internal motivation to fulfill tax obligations. This study is expected to provide empirical evidence regarding the factors influencing Individual Taxpayer Compliance in Medan City amid the transition toward a digital-based tax administration system, while also serving as an evaluation reference for efforts to improve the quality of tax services and taxpayer compliance in the future.

METODH

This research was conducted in Medan City using a quantitative approach with a causal associative research design. The target population consisted of Individual Taxpayers registered in Medan City who had an integrated Taxpayer Identification Number (NPWP/NIK) and experience accessing or operating the Coretax DJP system. The sampling technique employed was purposive sampling, with a total of 70 respondents included in the analysis.

Primary data were collected using a questionnaire instrument measured on a five-point Likert scale, ranging from Strongly Disagree to Strongly Agree. Instrument testing included validity testing (r-calculated > r-table of 0.361) and reliability testing (Cronbach's Alpha > 0.70). Data analysis techniques consisted of descriptive statistics, classical assumption tests (normality test, multicollinearity test, and heteroscedasticity test), multiple linear regression analysis, and hypothesis testing (t-test, F-test, and coefficient of determination/R^2) using SPSS software. The multiple linear regression equation formulated in this study is as follows:
Description:

$$Y = X_2 + b_3X_3 + e$$

Y= Individual Taxpayer Compliance
a = Constant
b_1, b_2, b_3 = Regression coefficients of each independent variable
X_1 = Ease of Use of Coretax
X_2 = Tax Understanding
X_3 = Taxpayer Awareness
e = Error term

RESULTS AND DISCUSSION

Discussion

1. The Effect of Ease of Use of Coretax on Individual Taxpayer Compliance

The results of the study indicate that the Ease of Use of Coretax does not have a significant effect on Individual Taxpayer Compliance in Medan City. This is evidenced by the t-count of 0.210, which is lower than the t-table of 1.997, and a significance value of 0.835, which is greater than 0.05. Therefore, the first hypothesis (H_1), which states that the Ease of Use of Coretax has a significant effect on Individual Taxpayer Compliance, is rejected.

This finding indicates that the ease with which taxpayers can access and operate the Coretax system does not necessarily encourage them to comply with their tax obligations. Although an easy-to-use digital system can reduce technical barriers in tax administration, taxpayer compliance is influenced by broader behavioral and psychological factors. In other words, the existence of a convenient technological facility is only one supporting element and cannot independently determine whether taxpayers will voluntarily fulfill their obligations.

The implementation of Coretax is intended to simplify and integrate tax administration through a digital platform. However, the ease of a system from a technological perspective does not necessarily mean that every taxpayer will perceive or experience the same level of convenience. Differences in digital literacy, age, frequency of interaction with tax services, and previous experience using tax applications may affect taxpayers' perceptions of the system. Taxpayers who have limited experience with digital tax services may still experience difficulties even when the system is designed to be user-friendly.

Another possible explanation is that Coretax is a relatively new tax administration system. Since its implementation, taxpayers have required an adaptation period to become familiar with its features, procedures, and changes compared with previous tax administration platforms. During this transition period, taxpayers may focus more on understanding the technical procedures of the system rather than viewing the system itself as a factor that determines their willingness to comply. Thus, the absence of a significant effect in this study may reflect the current adaptation stage of Coretax among Individual Taxpayers in Medan City.

In addition, taxpayer compliance fundamentally involves behavioral decisions. Taxpayers may continue to fulfill their obligations because of their awareness of tax responsibilities, fear of sanctions, social norms, or a sense of responsibility toward the state, regardless of whether the tax system is perceived as easy or difficult to use. Conversely, taxpayers who have low internal motivation may remain non-compliant even when tax administration facilities are relatively easy to access.

This finding differs from the research conducted by Putri et al. (2026) and Ersania and Merkusiwati (2018), which found that the use and integration of Coretax and the implementation of tax e-systems had positive and significant effects on taxpayer compliance. The difference may be related to differences in research objects, respondent characteristics, research periods, and the level of technological adaptation among respondents. Previous research may have examined digital tax systems that had been used for a longer period, whereas Coretax is still relatively new and undergoing adaptation by taxpayers.

Therefore, the findings of this study suggest that the development of Coretax should not focus solely on technical convenience. The Directorate General of Taxes also needs to ensure that taxpayers understand how the system contributes to easier and more transparent tax administration. Continuous technical assistance, educational socialization, user guidance, and responsive support services may help taxpayers move from merely being able to access the system toward actively utilizing it to fulfill their tax obligations.

2. The Effect of Tax Understanding on Individual Taxpayer Compliance

The results indicate that Tax Understanding does not have a significant effect on Individual Taxpayer Compliance in Medan City. This is demonstrated by the t-count of 0.575, which is lower than the t-table of 1.997, and a significance value of 0.568, which exceeds 0.05. Therefore, the second hypothesis (H_2), which states that Tax Understanding has a significant effect on Individual Taxpayer Compliance, is rejected.

Conceptually, tax understanding represents the cognitive capacity of taxpayers to recognize, comprehend, and

interpret applicable tax regulations. Tax understanding may include knowledge of taxpayer rights and obligations, tax payment procedures, tax reporting procedures, tax rates, and the consequences of non-compliance. However, having sufficient knowledge does not necessarily guarantee that taxpayers will translate such knowledge into actual compliant behavior.

The absence of a significant effect in this study suggests that tax knowledge may function primarily as a cognitive foundation rather than as a direct determinant of compliance behavior. A taxpayer may understand the applicable regulations but still fail to fulfill tax obligations because of other considerations, such as lack of motivation, negligence, limited time, financial considerations, or low perceived importance of taxation. Thus, knowledge and behavior are not always directly proportional.

Furthermore, the development of digital tax administration through Coretax may create a distinction between understanding tax regulations and understanding how to operate a digital tax system. A taxpayer may possess adequate knowledge of taxation but still encounter technical difficulties when accessing or using Coretax. Conversely, taxpayers who are proficient in using digital applications may not necessarily have a comprehensive understanding of tax regulations. This indicates that tax compliance in the Coretax era requires not only regulatory knowledge but also digital capability and behavioral awareness.

The findings are consistent with the research of Nurchamid and Sutjahyani (2018), which found that tax understanding did not have a significant effect on taxpayer compliance. However, the results differ from those of Mey Saroh and Ratnawati (2023), who found that understanding tax regulations had an effect on taxpayer compliance. These differences demonstrate that the relationship between tax understanding and compliance may vary depending on respondent characteristics, research location, tax administration conditions, and other variables included in the research model.

The findings also imply that tax education should not merely focus on increasing the amount of information received by taxpayers. Educational programs need to emphasize practical understanding, such as how to fulfill tax obligations correctly, how to use Coretax features, how to report annual tax returns, and how to respond to changes in tax regulations. Practical and continuous education may be more effective in transforming tax knowledge into actual compliance behavior.

Therefore, although Tax Understanding was not found to have a significant partial effect in this study, it remains an important supporting element in the tax compliance process. Adequate understanding can provide taxpayers with the foundation needed to fulfill their obligations correctly, but its impact on compliance may become stronger when accompanied by taxpayer awareness, effective services, and adequate technological support.

3. The Effect of Taxpayer Awareness on Individual Taxpayer Compliance

The results show that Taxpayer Awareness has a positive and significant effect on Individual Taxpayer Compliance in Medan City. This is evidenced by the t-count of 5.082, which is greater than the t-table of 1.997, with a significance value of 0.000, which is lower than 0.05. Therefore, the third hypothesis (H_3), which states that Taxpayer Awareness has a significant

effect on Individual Taxpayer Compliance, is accepted.

The positive regression coefficient of 0.499 indicates that an increase in taxpayer awareness tends to be followed by an increase in taxpayer compliance. This finding demonstrates that internal factors play an important role in determining whether taxpayers are willing to fulfill their tax obligations. Taxpayer awareness reflects an individual's understanding that taxation is not merely a legal obligation but also a form of responsibility toward the state and society.

Taxpayers with a high level of awareness are more likely to recognize the importance of paying taxes and reporting tax obligations correctly and on time. Such awareness may encourage taxpayers to comply even without direct pressure from tax authorities. In this context, compliance is driven not only by external factors such as sanctions or supervision but also by internal motivation.

The relationship between awareness and compliance can also be understood from the perspective of voluntary compliance. When taxpayers understand that taxes contribute to the financing of public services, infrastructure, education, healthcare, and national development, they may develop a stronger sense of responsibility to fulfill their obligations. Therefore, increasing public awareness of the benefits and role of taxation can become an important strategy for improving taxpayer compliance.

The finding is consistent with previous studies conducted by Zakia et al. (2022), Rialdy and Helmiza (2023), and Sagala (2024), which found that taxpayer awareness has a positive relationship with taxpayer compliance. The consistency of these findings strengthens the argument that awareness is an important behavioral factor in explaining taxpayer compliance, including among Individual Taxpayers in Medan City.

The Standardized Coefficient Beta value of 0.534 further indicates that Taxpayer Awareness is the relatively most dominant variable in the research model. This suggests that compared with the Ease of Use of Coretax and Tax Understanding, taxpayer awareness provides the strongest relative contribution to explaining compliance in this study. Therefore, efforts to improve compliance should not rely exclusively on technological innovation but should also focus on developing taxpayers' internal awareness.

The findings have practical implications for the Directorate General of Taxes. Tax socialization should not only explain tax regulations and technical procedures but should also communicate the real benefits and contribution of taxes to society. A persuasive communication approach that connects tax payments with public development and public services may strengthen taxpayers' sense of responsibility. In addition, transparency regarding the utilization of tax revenue can potentially strengthen taxpayers' willingness to comply voluntarily.

4. The Simultaneous Effect of Ease of Use of Coretax, Tax Understanding, and Taxpayer Awareness on Individual Taxpayer Compliance

The simultaneous test demonstrates that Ease of Use of Coretax, Tax Understanding, and Taxpayer Awareness jointly have a significant effect on Individual Taxpayer Compliance in Medan City. This is indicated by the calculated F-value of 9.010 and a significance value of 0.000, which is lower than 0.05. Therefore, although Ease of Use of Coretax and Tax

Understanding do not have significant partial effects, the three variables collectively contribute significantly to explaining taxpayer compliance.

This finding demonstrates that taxpayer compliance is a multidimensional phenomenon that cannot be explained by a single factor. Technological factors, cognitive factors, and internal behavioral factors can interact within the broader tax compliance process. Coretax provides the technological infrastructure, Tax Understanding provides the cognitive foundation, while Taxpayer Awareness provides the internal motivation for fulfilling tax obligations.

The R Square value of 0.291 indicates that the three independent variables collectively explain 29.1% of the variation in Individual Taxpayer Compliance. Meanwhile, the remaining 70.9% is explained by other factors outside the research model. This indicates that although the three variables are statistically significant when considered simultaneously, there are still many other factors that may influence taxpayer compliance.

The remaining variation may be associated with factors such as tax sanctions, quality of tax services, trust in tax authorities, perceived fairness of taxation, economic conditions, digital literacy, social norms, perceived benefits of taxation, and taxpayers' personal characteristics. Therefore, future studies may expand the research model by incorporating additional variables that can provide a more comprehensive explanation of Individual Taxpayer Compliance.

Overall, the findings emphasize that improving taxpayer compliance in the digital tax administration era requires a holistic strategy. The development of an efficient and user-friendly Coretax system needs to be accompanied by continuous tax education and stronger taxpayer awareness. Technological innovation alone is insufficient if taxpayers do not possess the motivation and willingness to fulfill their obligations. Similarly, knowledge of tax regulations may not produce optimal compliance without an internal commitment to comply.

Thus, the successful implementation of Coretax should be viewed not only as a technological transformation but also as part of a broader transformation in taxpayer behavior and tax administration. The integration of reliable digital services, practical tax education, persuasive communication, and efforts to strengthen taxpayer awareness is expected to create a more effective environment for voluntary andMedan City.

CONCLUSIONS & RECOMMENDATION

Conclusions

Based on the results of the research and discussion on the effect of Ease of Use of Coretax, Tax Understanding, and Taxpayer Awareness on Individual Taxpayer Compliance in Medan City, the following conclusions can be drawn:

Ease of Use of Coretax does not have a significant partial effect on Individual Taxpayer Compliance in Medan City. This indicates that the convenience of the digital tax administration system alone is not sufficient to significantly encourage taxpayers to fulfill their tax obligations.

Tax Understanding does not have a significant partial effect on Individual Taxpayer Compliance in Medan City. This indicates that knowledge and understanding of tax regulations are not necessarily translated into compliant behavior without the support of other factors.

Taxpayer Awareness has a positive and significant partial effect on Individual Taxpayer Compliance in Medan City. The regression coefficient of 0.499 indicates that higher taxpayer awareness tends to increase taxpayer compliance. Furthermore, the Standardized Coefficient Beta value of 0.534 indicates that Taxpayer Awareness is the relatively most dominant variable in the research model.

Ease of Use of Coretax, Tax Understanding, and Taxpayer Awareness simultaneously have a significant effect on Individual Taxpayer Compliance in Medan City. The R Square value of 0.291 indicates that the three independent variables explain 29.1% of the variation in Individual Taxpayer Compliance, while the remaining 70.9% is explained by other factors outside the research model.

Recommendations

Based on the research findings, several recommendations are proposed. First, the Directorate General of Taxes (DGT) is advised to continuously improve the reliability, stability, and user-friendliness of the Coretax system. Technical assistance and educational tax socialization should also be strengthened to help taxpayers adapt to the new digital tax administration system. Second, Individual Taxpayers are encouraged to increase their awareness and sense of responsibility in fulfilling their tax obligations, while actively utilizing Coretax facilities and improving their understanding of applicable tax regulations. Third, the Government and relevant stakeholders are advised to strengthen public trust through transparency, accountability, and improvements in the quality of tax services, as public trust can encourage voluntary and sustainable taxpayer compliance. Finally, future researchers are encouraged to consider additional variables, such as tax sanctions, tax service quality, digital literacy, taxpayer trust, and perceived tax fairness, as well as to use a larger sample size, broader research area, and longer observation period to provide a more comprehensive understanding of taxpayer compliance in the Coretax era.

Tabel Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.079	2.852		2.482	.016		
	X1	.016	.077	.022	.210	.835	.980	1.020
	X2	.048	.084	.060	.575	.568	.994	1.006
	X3	.499	.098	.534	5.082	.000	.974	1.026

a. Dependent Variable: Y

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